



Order Filed on November 20, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY**

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.
Jason Brett Schwartz, Esquire
Bar No. 4217
1333 Race Street
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(267) 909-9036

In Re:

**ATIYA K. LAMPTEY, Debtor and
NILANTE LAMPTEY, Codebtor**

Case No.: 17-34307-CMG

Judge: Christine M. Gravelle

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2015 TOYOTA COROLLA SEDAN 4D L I4**

The relief set forth on the following pages, number two (2) through four (4) is hereby
ORDERED.

DATED: November 20, 2018

A handwritten signature in cursive script, reading "Christine M. Gravelle", is written over a horizontal line.

**Honorable Christine M. Gravelle
United States Bankruptcy Judge**

2

Debtor: Atiya K. Lamptey
Codebtor: Niiante Lamptey
Case No.: 17-34307-CMG
Caption of Order: Consent Order Modifying Stay as To Personal Property

1. The 11 USC § 362(a) and 1301 (a) Stays as to Capital One Auto Finance, a division of Capital One, N.A., its successors and/or assigns ("Movant"), with respect to the personal property of the Debtors described as a 2015 TOYOTA Corolla Sedan 4D L I4, V.I.N. 2T1BURHE9FC480927, in accordance with the agreement of the Debtors and Movant, is hereby modified and shall remain in effect PROVIDED THAT Debtors comply with the following terms and conditions:

(a) To cure the remaining post-petition arrearage currently ripe, due and owing to Movant, Debtors will make payments to Movant as follow:

DATE PAYMENT DUE	ADEQUATE ASSURANCE PAYMENT	ARREARS	TOTAL
11/22/18	\$418.64	\$170.80	\$589.44
12/22/18	\$418.64	\$170.80	\$589.44
01/22/19	\$418.64	\$170.80	\$589.44
02/22/19	\$418.64	\$170.80	\$589.44
Total	\$1,674.56	\$683.20	\$2,357.76

(b) Debtors will resume making all future regular monthly installment payments of \$418.64 (subject to changes for taxes, insurance costs and late fees, if any) beginning on March 22, 2019; Debtors will timely make each payment in accordance with the terms and conditions of the loan document between Debtors and Movant.

3

Debtor: Atiya K. Lamptey
Codebtor: Niilante Lamptey
Case No.: 17-34307-CMG
Caption of Order: Consent Order Modifying Stay as To Personal Property

2. Debtors will remain current on all payments ripe, due and owing under the terms of the Chapter 13 Plan. Debtor will pay Movant as an administrative expense through the Chapter 13 Plan the sum of \$481.00 for attorney's fees and costs.
3. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed, or is otherwise not capable of negotiation for any other reason.
4. Debtors will be in default under the Consent Order in the event that Debtors fail to comply with the payment terms and conditions set forth in Paragraph 1, *supra*. If Debtors fail to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stays imposed under 11 U.S.C. §§ 362(a) and 1301 (a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a foreclosure sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
5. In the event Debtors convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtors shall pay all pre-petition arrears and post-petition arrears due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtors fail to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth said failure and Movant shall be granted

4

Debtor: Atiya K. Lamptey
Codebtor: Niilante Lamptey
Case No.: 17-34307-CMG
Caption of Order: Consent Order Modifying Stay as To Personal Property

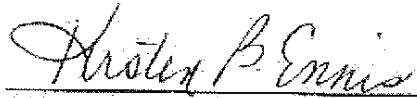
immediate relief from the automatic stay provisions of Sections 362 and 1301 of the Bankruptcy Code (11 U.S.C. §§ 362 & 1301) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a foreclosure sale of the motor vehicle.

6. Debtor may default and cure the default under the Consent Order one (1) time. If Debtor default a second (2nd) time, Movant may serve a notice of default in accordance with Paragraph 4, *supra*, but Debtor will not be granted an opportunity to cure the default.

7. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

8. Debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.



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Attorney for Debtors



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Attorney for Capital One Auto
Finance, a division of Capital One,
N.A.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Atiya K. Lamptey
Debtor

Case No. 17-34307-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018.

db +Atiya K. Lamptey, 174 Scobee Lane, Somerset, NJ 08873-1700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Kirsten B. Ennis on behalf of Debtor Atiya K. Lamptey pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Marlena S. Diaz-Cobo on behalf of Creditor Quailbrook East Homeowners Association, Inc.
collections@theassociationlawyers.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7